

Transact Self Invested Pension (SIPP)

Target market

General SIPP information

The Transact Self Invested Personal Pension (SIPP) is a personal pension plan that allows clients to invest for their retirement tax-efficiently, using an extensive range of investment options. It can also be used to consolidate their existing pension savings. Pension benefits can normally be taken from age 55 (changing to age 57 from 6 April 2028) with lump sum and flexible income options available.

The Transact Self Invested Personal Pension Plan is provided by Integrated Financial Arrangements Limited exclusively for the Transact Platform.

Types of investor

The Transact SIPP is designed for retail clients who want to use the services of a financial adviser. The Transact SIPP only invests in HMRC and FCA permissible assets that are appropriate for retail clients. Clients who invest in a Transact SIPP:

- want to invest in a tax-efficient way taking advantage of tax relief on contributions and tax-free investment growth;
- are aged under 75 years (or older if transferring benefits from another provider);
- may want to make one off or regular contributions;
- must be eligible for tax relief on their personal contributions;
- may want to transfer an existing personal pension plan;
- may plan to take a pension income and a tax-free lump sum;
- can provide a lump sum and/or income to nominated beneficiaries following their death.

Who the wrapper is not suitable for

Clients should not contribute to a Transact SIPP if they:

- require investment types and/or strategies such as real-time equity trading, hedging, FX trading and crypto currency trading;
- are looking for short-term investments i.e. less than 5 years;

- have a small pension pot;
- are expecting guaranteed returns;
- want a guaranteed income for life.

Clients' knowledge and experience

The Transact SIPP is suitable for clients who have appointed a UK-based financial adviser regardless of knowledge level or experience.

The clients' capacity for loss and ability to withstand loss

The Transact SIPP offers no capital guarantees and clients must be comfortable to accept some degree of investment risk and have the capacity to sustain capital loss.

The risk/reward profile of the wrapper

The value of clients' investments can go down as well as up, the Transact SIPP contains no investment guarantees and clients could get back less than they invest.

Investment values could be lower than expected if:

- the level of charges increases;
- clients stop or make lower contributions;
- clients take benefits earlier than planned.

The law and tax treatment may change in the future.

The types of financial needs and objectives of the client

It offers clients the ability to invest for retirement or later life in order to take tax-free lump sums, regular or ad hoc withdrawals, plus if they die, for benefits to be passed on to dependants or other nominated beneficiaries.

Costs

For a full breakdown of costs please refer to a personalised client illustration or the Transact Charges Schedule.

Distribution strategy

- Advised: yes
- Non-advised: no



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